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Application No. 09/810,395

Attorney Docket No. 366.125 SUBSTITUTE SPECIFICATION

## ABSTRACT

In an apparatus, method and computer memory for interactive problem solving on a network, a server receives from a first participant via the network a formulation of a problem to be solved. The server receives from other participants via the network suggested solutions to the problem, and distributes portions of an award to those participants who contribute suggested solutions to the problem.

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